

WHAT IS CLAIMED IS:

1. A method of providing a purchaser with a confirmation of a transaction, comprising the steps of:

5 providing the purchaser with an electronic machine-readable image, and displaying the image on the screen of a portable or handheld electronic device to verify the transaction.

2. The method of claim 1, wherein the electronic machine-readable image is an electronic barcode or other displayable and visually readable indicia.

10 3. The method of claim 1, wherein the machine-readable image is transmitted directly to a portable or handheld electronic device, such as via WAP.

15 4. The method of claim 1, wherein the portable device is a mobile phone.

5. The method of claim 2, wherein the portable device is a mobile phone.

6. The method of claim 1, wherein the transaction is a financial transaction.

20 7. The method of claim 1, wherein the image is a receipt of the transaction.

8. The method of claim 2, wherein the image is a receipt of the transaction.

25 9. The method of claim 4, wherein the image is a receipt of the transaction.

10. A system for facilitating a commercial transaction, the system comprising: a transaction validation device for issuing an electronic machine-readable image or indicia in response to the commercial transaction; and

network interface means for communicating the image to a portable or handheld electronic device, wherein the portable or handheld electronic device is adapted to receive the electronic machine-readable image and display the image on a screen of the portable or handheld electronic device in a manner that will enable confirmation of the transaction.

5 11. The system of claim 10, wherein the electronic machine-readable image is a barcode.

10 12. The system of claim 10, wherein the portable or handheld electronic device is a mobile phone.

15 13. The system of claim 11, wherein the portable or handheld electronic device is a mobile phone.

14. The system of claim 10, wherein the transaction is a financial transaction.

15 15. The system of claim 10, further comprising an image reading device adapted to utilize optical image reading techniques.

20 16. The system of claim 11, further comprising an image reading device adapted to utilize optical image reading techniques.

25 17. The system of claim 15, wherein the image reading device is a digital camera operatively associated with image recognition software.

18. The system of claim 16, wherein the image reading device is a digital camera operatively associated with image recognition software.

19. A system for facilitating a transaction, the system comprising:

a machine-readable image, said machine-readable image being a receipt for the transaction, and

5 a portable or handheld electronic device having a screen upon which the machine-readable image is displayable,

wherein the machine-readable image is displayable on the screen in a manner that enables confirmation of the transaction by reading the image.

20. The system of claim 19, wherein the electronic machine-readable image is

10 a barcode.

21. The system of claim 19, wherein the portable or handheld electronic device is a mobile phone.

15 22. The system of claim 19, wherein the commercial transaction is a financial transaction.

23. The system of claim 19, further comprising an image reading device adapted to operatively read the image using optical image reading techniques.

20 24. The system of claim 23, wherein the reading device is a digital camera operatively associated with image recognition software.

25 25. A method of verifying a purchase of goods or services, the method comprising the steps of:

scanning a machine-readable image, which is electronically displayed on a first portable or handheld electronic device such that access to the goods or services will be provided, wherein the scanning step leads to confirmation of the purchase of the goods or services.

30 26. The method as claimed in claim 25, further comprising the steps of:

prior to scanning the image, effecting a financial transaction to purchase the goods or services, and

receiving, by the first electronic device, the image as a receipt of the transaction.

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27. The method of claim 25, further comprising the step of:

displaying the image on a display of the first device when verifying the purchase of goods or services.

10 28. The method of claim 25, further comprising the step of:

following the step of scanning, seeking verification of the image from the vendor in the financial transaction.

15 29. The method of claim 28, further comprising the steps of:

receiving a vendor's verification of the image, and
transacting in the goods or services.

30. The method of claim 29, further comprising the steps of:

prior to transacting in the goods or services, transmitting a signal to the first device from which the transaction was effected, and
seeking confirmation for approval of the transaction from the first device from which the transaction was effected.

25 31. The method of claim 30, wherein, if the confirmation for approval is not received from the first device, determining that the scanned image is fraudulent.

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